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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/734,694	12/13/2000	Rayi Ganesan	335036	6528	
20457	7590 12/13/2004		EXAMINER		
	ANTONELLI, TERRY, STOUT & KRAUS, LLP 1300 NORTH SEVENTEENTH STREET			COLBERT, ELLA	
SUITE 1800	: : :	CLI	ART UNIT	PAPER NUMBER	
ARLINGTO	N, VA 22209-9889		3624		

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DATE MAILED: 12/13/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No.	Applicant(s)	0 1
Office Action Summary		09/734,694	GANESAN, RAYI	$\mathcal{U}_{\mathcal{E}}$
		Examiner	Art Unit	
		Ella Colbert	3624	
Period fo	The MAILING DATE of this communication app or Reply	ears on the cover sheet with the c	correspondence add	dress
THE - Exte after - If the - If NO - Failu Any	ORTENED STATUTORY PERIOD FOR REPLY MAILING DATE OF THIS COMMUNICATION. nsions of time may be available under the provisions of 37 CFR 1.13 SIX (6) MONTHS from the mailing date of this communication. e period for reply specified above is less than thirty (30) days, a reply period for reply is specified above, the maximum statutory period we are to reply within the set or extended period for reply will, by statute, reply received by the Office later than three months after the mailing ed patent term adjustment. See 37 CFR 1.704(b).	36(a). In no event, however, may a reply be ting within the statutory minimum of thirty (30) day will apply and will expire SIX (6) MONTHS from cause the application to become ABANDONE	nely filed s will be considered timely the mailing date of this co D (35 U.S.C. § 133).	
Status				
·	Responsive to communication(s) filed on 13 De This action is <b>FINAL</b> . 2b) This Since this application is in condition for allower closed in accordance with the practice under E	action is non-final. nce except for formal matters, pro		merits is
Disposit	ion of Claims			
5) 6) 7)	Claim(s) <u>1-58</u> is/are pending in the application.  4a) Of the above claim(s) is/are withdray Claim(s) is/are allowed.  Claim(s) is/are rejected.  Claim(s) is/are objected to.  Claim(s) <u>1-58</u> are subject to restriction and/or expressions.	vn from consideration.		
Applicati	on Papers		-	
10)	The specification is objected to by the Examiner The drawing(s) filed on is/are: a) access Applicant may not request that any objection to the Corection to drawing sheet(s) including the correction to oath or declaration is objected to by the Example 1.	epted or b) objected to by the Edrawing(s) be held in abeyance. See on is required if the drawing(s) is obj	e 37 CFR 1.85(a). ected to. See 37 CF	` '
Priority u	ınder 35 U.S.C. § 119			
12)[_] a)[	Acknowledgment is made of a claim for foreign  All b) Some * c) None of:  1. Certified copies of the priority documents  2. Certified copies of the priority documents  3. Copies of the certified copies of the prior application from the International Bureau see the attached detailed Office action for a list of	s have been received. s have been received in Application ity documents have been received (PCT Rule 17.2(a)).	on No ed in this National S	Stage
Attachmen	t(s)		,	
1)  Notic 2)  Notic 3)  Infor	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) mation Disclosure Statement(s) (PTO-1449 or PTO/SB/08) r No(s)/Mail Date	4) Interview Summary Paper No(s)/Mail Da 5) Notice of Informal P 6) Other:	ite	-152)

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## **DETAILED ACTION**

1. Claims 1-58 are pending.

## Election/Restrictions

- 2. Restriction to one of the following inventions is required under 35 U.S.C. 121:
  - Claims 1-57, drawn to processing bill payment information, classified in class 705, subclass 43.
  - Claim 58, drawn to information identifying the person and a deposit
     account associated with the person, classified in class 705, subclass 14.
- 3. The inventions are distinct, each from the other because of the following reasons: Inventions I and II are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination as claimed does not require the particulars of the subcombination as claimed because claims 1-57 recite "processing information identifying a payee and transmitting a notice to the payer". The subcombination claim 58 has separate utility such as "receiving from a person information identifying the person, a deposit account associated with the person, storing in a first database, storing in a second database, determining if the other information is stored in the second database, and notifying the person of the availability of stored electric billing information".

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4. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification, restriction for examination purposes as indicated is proper.

- 5. Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II and the search for Group II is not required for Group I, restriction for examination purposes as indicated is proper.
- 6. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.
- 7. Applicant is advised that the reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

## Inquiries

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 703-308-7064.

The examiner can normally be reached on Monday-Thursday from 6:30 am -5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1038. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

E. Colbert

December 07, 2004